



BUILDING DREAMS

2026 Corporate Responsibility Report





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ABOUT THIS REPORT

Century is committed to building sustainability, social responsibility and effective corporate governance into our business.

This report covers calendar year 2025 and presents a deeper look at Century, the many ways that corporate responsibility affects our business and how we, as homebuilders, impact the world around us. Our corporate responsibility reporting is centered on the industry-specific reporting standards as advised by the Sustainability Accounting Standards Board (SASB). These standards were launched in 2018 and subsequently updated in 2023, establishing material sustainability-related metrics SASB has deemed most relevant to investors. This report has also been prepared in accordance with the Global Reporting Initiative (GRI). Additionally, this report contains climate-related disclosures in accordance with the Task Force on Climate-related Financial Disclosures (TCFD). External assurance was not conducted for this report.

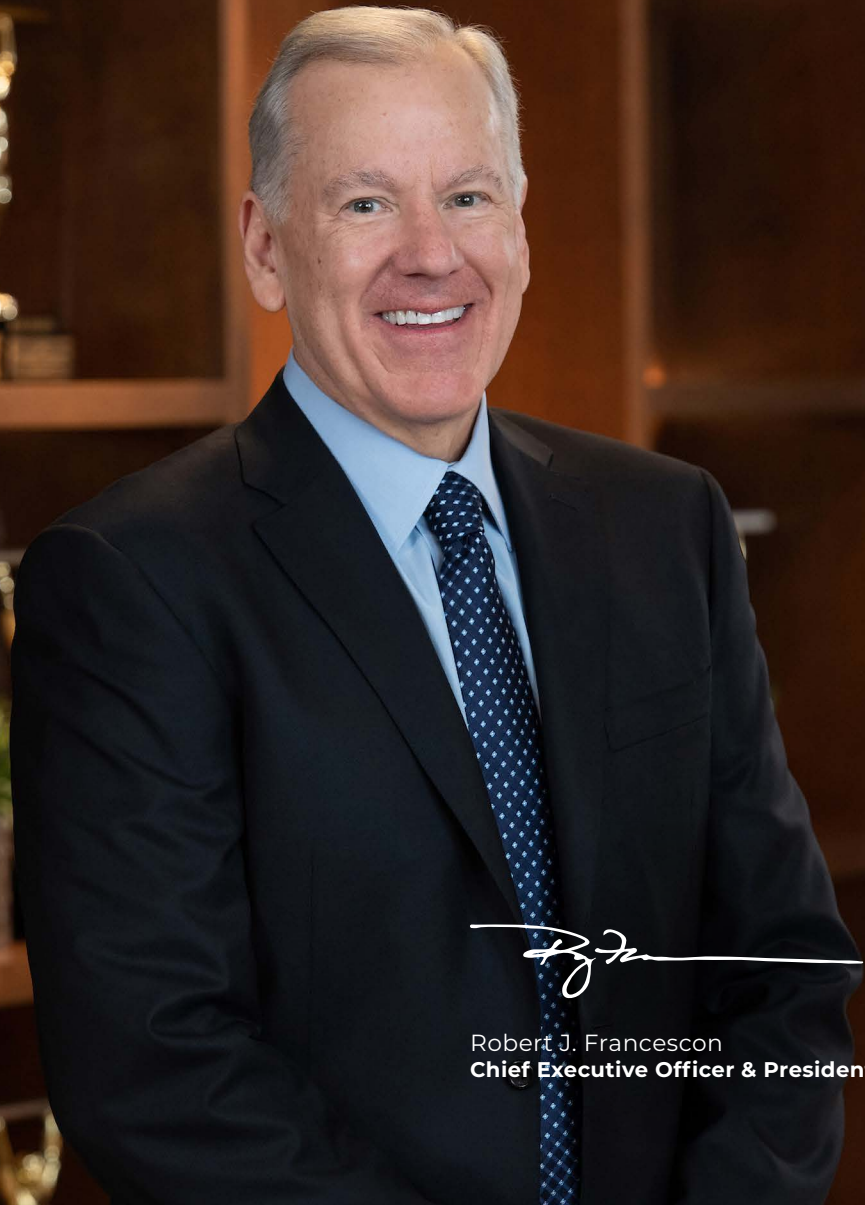
We are committed to transparent, accountable reporting in our description of the many ways we consider the impact of our business on our environment and how we can make a positive impact through building and delivering sustainable homes. This includes descriptions of

how we develop and acquire land, including site preparation, the construction of lots and homes, home sales and compliance with local and state environmental regulations. While Century is mostly focused on the development of single-family homes, we also construct townhomes, condominiums and multi-family housing.

We are committed, where feasible, to sourcing sustainable materials to build our homes and limiting waste. In addition, we are dedicated to designing homes with increased resource efficiency, such as energy-efficient appliances that drive cost savings and improve homeowner satisfaction. Across our entire organization, we aim to promote an inclusive workspace. Additionally, we seek to protect the welfare of employees across our job sites through the implementation of robust health and safety programs. And lastly, we are committed to our shareholders through the creation of shareholder-friendly governance policies.



A LETTER FROM OUR CEO



A stylized, handwritten signature in white ink, reading "R. Francescon".

Robert J. Francescon
Chief Executive Officer & President

Our purpose at Century is to create homes, communities and opportunities that help people build better lives and achieve their dreams. At Century, we call this A HOME FOR EVERY DREAM®, and we strive to build opportunities for families to thrive, employees to grow, shareholders to prosper, and trade partners to succeed.

As a leading national homebuilder, Century plays an important role in helping to solve the shortage of affordable housing that exists in the country today. In 2025, we delivered over 10,000 homes at an average sales price of \$378,000, well below the national average price for a new home of \$514,000 and national median price of \$414,000, while the average sales price of our Century Complete brand was \$262,000. Despite a challenging environment for the new home market in which affordability and weaker consumer confidence have weighed on demand, we have continued to invest in our business to support future growth. Given our land spend over the past several years, we have the ability to meaningfully grow our deliveries based solely on our existing lot count once market conditions improve.

In addition to delivering affordable homes to our buyers, we are also focused on building efficient, healthy homes that enhance homeowner satisfaction and help to lower the total cost of homeownership for our customers. At Century, we believe our homes can be both affordable and sustainable. In 2025, we achieved an average HERS® Rating Score of 48, an improvement over our 2024 score of 52 and 2023 score of 55. In this year's report, we published our greenhouse gas (GHG) emissions inventory for 2025 and have provided results going back to 2019 for Scope 1, 2 and 3 emissions. Through our TCFD-aligned risk and opportunity assessment, we also sought to provide a clearer understanding of how environmental factors may impact our business.



A LETTER FROM OUR CEO

At Century, we also believe it is important to support both our employees and the communities in which we live and work, while operating in a responsible and transparent manner and fostering the long-term interests of our shareholders and increased value creation. Through our Century Cares program, we contribute to a number of charitable programs and causes, and we also encourage our employees to donate to nonprofits of their choice and contribute their time and talent to causes of their choosing.

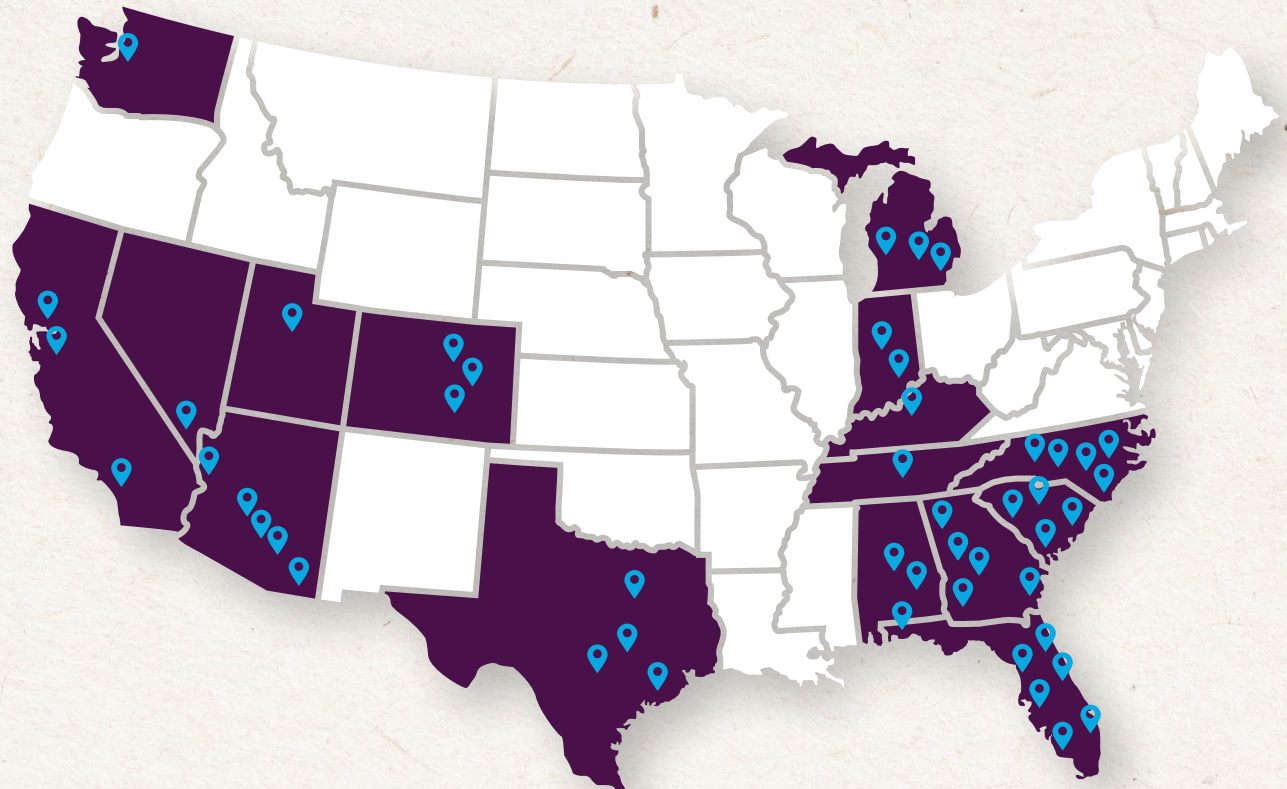
Over the past year, Century has received several recognitions that highlight our commitment to both our employees and our customers. Newsweek has named the Company one of America's Most Trustworthy Companies for four consecutive years, while Century Communities was also designated as one of U.S. News & World Report's Best Companies to Work For (2025–2026).

It is our people that make Century Communities a great company, and we want to thank our team members for all they do to create a culture of excellence in support of our mission of providing our valued customers A HOME FOR EVERY DREAM®.



COMPANY OVERVIEW

Century Communities, Inc. (NYSE: CCS) is one of the nation's largest homebuilders, offering new homes under the Century Communities and Century Complete brands. Century is engaged in all aspects of homebuilding — including the acquisition, entitlement and development of land, along with the construction, innovative marketing and sale of quality homes designed to appeal to a wide range of homebuyers. The Colorado-based Company operates in 16 states and over 45 markets across the U.S., and also offers mortgage, title, insurance brokerage and escrow services in select markets through its Inspire Home Loans, Parkway Title, IHL Home Insurance Agency, and IHL Escrow subsidiaries.



16 STATES &
45+ MARKETS



60,916
HOMEBUILDING LOTS



TOTAL REVENUES OF
\$4.1BN



10,387
NEW HOMES DELIVERED





MATERIALITY ASSESSMENT

Century Communities previously conducted a materiality assessment evaluation to identify and prioritize the issues that matter the most to the Company and our stakeholders. Defining material issues allows us to evaluate our main impacts—both positive and negative—on the environment, society and economy. The results of this assessment are used to inform our sustainability-related metrics reporting and strategy and also drive greater disclosure and transparency.

Sustainability-related issues included in the materiality assessment and evaluation were based upon industry trends informed by a landscape assessment, reporting best practices and material topics recommended for the Home Builder and Real Estate industries by SASB, GRI and ESG rating organizations. Our materiality assessment revealed topics of particular concern and interest to Century stakeholders identified in our stakeholder and stockholder engagement activities.

Topics raised included:

- Climate change adaptation
- Land use and ecological impacts
- Carbon management
- Workforce health and safety
- Workforce training and education
- Equal Opportunity
- Housing affordability
- Home quality and safety
- Community impact
- Supply chain management
- Board sustainability oversight
- Business ethics and compliance





OUR COMMITMENTS

Our Board and management team are committed to integrating responsible business practices to create lasting results that benefit our stakeholders, including our customers, employees, shareholders, and trade partners, along with the communities in which we operate.

Building Better

We are committed to operating in a responsible manner to reduce energy consumption and conserve water by using smart home technologies, conserve natural resources and operate in compliance with environmental regulations.

Supporting People and Communities

We are committed to being a socially responsible company by fostering an environment of inclusion across our business, operating ethically and supporting our local communities.

Governance

We are committed to building a culture dedicated to ethical business behavior and responsible corporate activity. This extends to our business partners' vendor agreements, which share our commitment to employee health and safety, human rights and environmental stewardship. We believe strongly that corporate governance through Board and management teams that are engaged on sustainability topics is the foundation to delivering on our commitments.

More details on our commitments can be found on our website in our Human Rights Policy Statement, Commitment to Training and Professional Development, Labor Rights Policy, Commitment to Workplace Health & Safety and Vendor Code of Conduct.



CORPORATE RESPONSIBILITY INITIATIVES

As a leading, national homebuilder, we play an important role in building a sustainable future for our employees, our homeowners, our environment and the communities in which we live and build while we operate in an ethical and socially responsible manner. Specific to our industry, we are focused on the following opportunities related to sustainability and social responsibility:

- ✓ **Building sustainable homes** that allow homeowners to reduce their carbon footprint by utilizing smart home technology to reduce energy consumption and conserve water.
- ✓ **Seeking to understand not only the operational carbon footprint of the homes that we build, but also their embodied carbon footprint** – the climate impact associated with the materials that go into our homes.
- ✓ **Engaging our vendors to review product-specific manufacturer embodied carbon data** and work towards an assessment of how our embodied carbon impact differs by vendor and floor plan.
- ✓ **Completing annual GHG inventories to better contextualize the trend in our environmental impact over time** and evaluate our efforts to date in incorporating efficient and waste-reducing practices into our homebuilding operations.
- ✓ **Maintaining our Task Force on Climate-related Financial Disclosures** (TCFD)-aligned Climate Risk and Opportunities Assessment to assess both our updated physical and transition risks and opportunities as a company.
- ✓ **Developing land in a responsible manner** and striving to minimize the environmental impact.
- ✓ **Giving back to the communities in which we operate through charitable contributions at the corporate level**, the matching of employee donations and the support of volunteer opportunities for our team members.
- ✓ **Complying with** all relevant and applicable local, state and federal environmental laws, policies and regulations.
- ✓ **Maintaining work environments conducive to the health and safety** of our employees, our trade partners, the public and our valued homeowners.
- ✓ **Creating a culture that fosters diversity, inclusivity, dignity and respect** with equal employment opportunity hiring practices and policies with competitive benefit packages, which is reinforced by our employee trainings related to anti-harassment and anti-discrimination, annual training on the Century Code of Business Conduct and Ethics, and commitment to pay equity.
- ✓ **Ensuring Board oversight on sustainability matters**, including general compliance with all laws affecting sustainability issues, as well as risk management and climate-related and sustainability risks.



FOCUSED ON

AFFORDABILITY

In the markets we serve, we strive to build high-quality, affordable homes so that we can help more people purchase a home. By focusing on spec home construction, leveraging our scale and providing attractive mortgage rates through our financial services business, we have been able to deliver new homes at prices below the national average and median home price.

In 2025, the average sales price for the 10,387 new homes we delivered was \$378,000, well below the national average price for a new home of \$514,000 and national median price of \$414,000. The average sales price for our Century Complete brand was even lower, with an ASP of just \$261,600 in 2025.

2025 Average New Home Sales Price (\$000s)

\$514

New Home Average

\$414

New Home Median

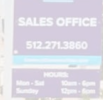
\$378

Century Communities, Inc.

\$262

Century Complete

Source U.S. Census Bureau and Century Communities, Inc.





CENTURY COMPLETE

Our Century Complete brand is especially well positioned to address the shortage of affordable housing that exists today in the country.

In 2025, the average sales price for a Century Complete home was \$261,600 and had an average square footage of 1,697. Century Complete focuses on entry-level customers, with 100% of its buyers within FHA limits, as well as secondary markets where there are fewer options for a new home.

**MORE HOME.
LESS MONEY.®**



**Focus on entry-level
customers, 100%
within FHA limits**



**Average sales price of
\$261,600**



**Average square feet of
1,697**



**Focus on secondary
markets where there
are fewer options for a
new home**



STAKEHOLDER ENGAGEMENT

We are committed to promoting collaboration with our stakeholders in the creation and implementation of our corporate responsibility strategies and programs. We regularly engage with investors, customers, employees, trade partners, rating agencies and other stakeholders on business matters, including sustainability topics, to help establish and implement policies throughout our business to drive and support various initiatives.



BUILDING BETTER





Environmental Assessment

Our land acquisition process requires an initial environmental site assessment (Phase I) prepared by an independent third-party engineer to be obtained for each property. This report relies on a physical inspection of the property, questionnaires and interviews on its historical use, research of public and agency records relating to potential chemical releases or known contaminations on or near the property. If such reporting reveals a Recognized Environmental Condition, corporate and division staff evaluate how best to proceed, which may include a Phase II investigation, development of remediation plans, or election to forgo acquisition of the property.



Biodiversity

Prior to any land acquisition or development activities, the Company conducts due diligence and may commission studies to explore the impacts that a future community may impose to native species and plants. The entitlements of a property and related improvement permitting require our compliance as a developer with federal and state laws as well as agency and municipal rules and regulations that serve to protect sensitive habitats and reduce the impact of land disturbance. If mitigation techniques are unable to fully satisfy a permitting agency, the Company may pay in-lieu fees or purchase offset credits from banks which provide like-kind mitigation services. Additionally, land disturbance may be precluded at times of year when protected species may be in migration or nesting.



Wetlands

For all communities, we must review if any portion of the site requires a 404 Permit for disturbance of a jurisdictionally designated wetlands area. Often, planning efforts are made to avoid impacts to such areas, such as designation as open space and related drainage planning.

LAND DEVELOPMENT

In our communities, we develop land in a responsible manner and strive to minimize the environmental impact. Century Communities utilizes a due diligence checklist to review and confirm key criteria prior to land selection, homesite development and home construction, including:



LAND DEVELOPMENT



Flood Risk

We investigate if any lots within a property reside within a FEMA-designated special flood hazard area. Through property planning, engineering and grading efforts, we seek to modify the lots to have them removed from a high-risk flood designation.



Water Planning & Development

For all communities, the Company evaluates and confirms the source and availability of domestic and irrigation water supply. Increasingly, in our Mountain and Western regions, both physical and legal availability of water can impose constraints on developments. At times, this requires us to purchase water rights and perform related due diligence in order that the city or utility may extend service to our site. We regularly coordinate with specialists, engineers, and public and private water suppliers to identify ways to reduce the demand our homes place on local water supplies.



Stormwater Management

During development and construction, we enforce strict compliance with requirements of the Clean Water Act and National Pollutant Discharge Elimination System by implementing a Stormwater Pollution Prevention Plan that is site-specific. Through sediment and erosion control measures, we protect the quality and integrity of drainage systems, thereby reducing risks of flood hazard to residents and neighbors as well as protecting water quality for downstream rivers, lakes, and water bodies.





CREATING COMMUNITIES

In addition to developing land in a responsible manner and striving to minimize environmental impacts, we are also focused on creating thriving and enduring neighborhoods by incorporating features and amenities such as open space, playgrounds, parks, trails, community gardens, recreation centers and LED streetlights in many of our communities, all while maintaining our focus on building affordable homes.



HOME EFFICIENCY & HEALTH

At Century, we are committed to building efficient, healthy homes and limiting waste to help promote more sustainable living for our customers and the communities in which we live and operate. Furthermore, by adopting more efficient building technologies and products, we not only enhance homeowner satisfaction but attempt to tackle environmental impacts, which should concurrently help to lower the total cost of homeownership for our customers.

We offer our customers a variety of solutions and products in many of our homes across our markets to improve energy efficiency, reduce water usage and promote healthier indoor environments, including:



ENERGY



- ✓ ENERGY STAR® Certified smart thermostats specified in all homes.
- ✓ ENERGY STAR® Appliances – 100% of all home deliveries in 2025 were specified to use ENERGY STAR® appliances subject to product availability.
- ✓ Efficient LED lighting and low-E windows specified in all homes.
- ✓ In 2025, 3,774 homes obtained a HERS® Rating Score with an average of 48.

WATER



- ✓ WaterSense® Certified kitchen and bathroom fixtures and low-flow toilets – 100% of all home deliveries in 2025 were specified to use WaterSense® Certified fixtures subject to product availability.
- ✓ Tankless water heaters.
- ✓ Drought-tolerant landscaping, especially in the Southwest and California.

HEALTH



- ✓ Energy-efficient HVAC units with smart fresh air dampers in most of our homes.
- ✓ Low-VOC paints aimed at improving indoor air quality.
- ✓ Carbon monoxide detectors specified in all homes.
- ✓ Formaldehyde-free insulation.
- ✓ Variable-speed HVAC units and indoor humidity control initiatives in most Southern and Texas markets.



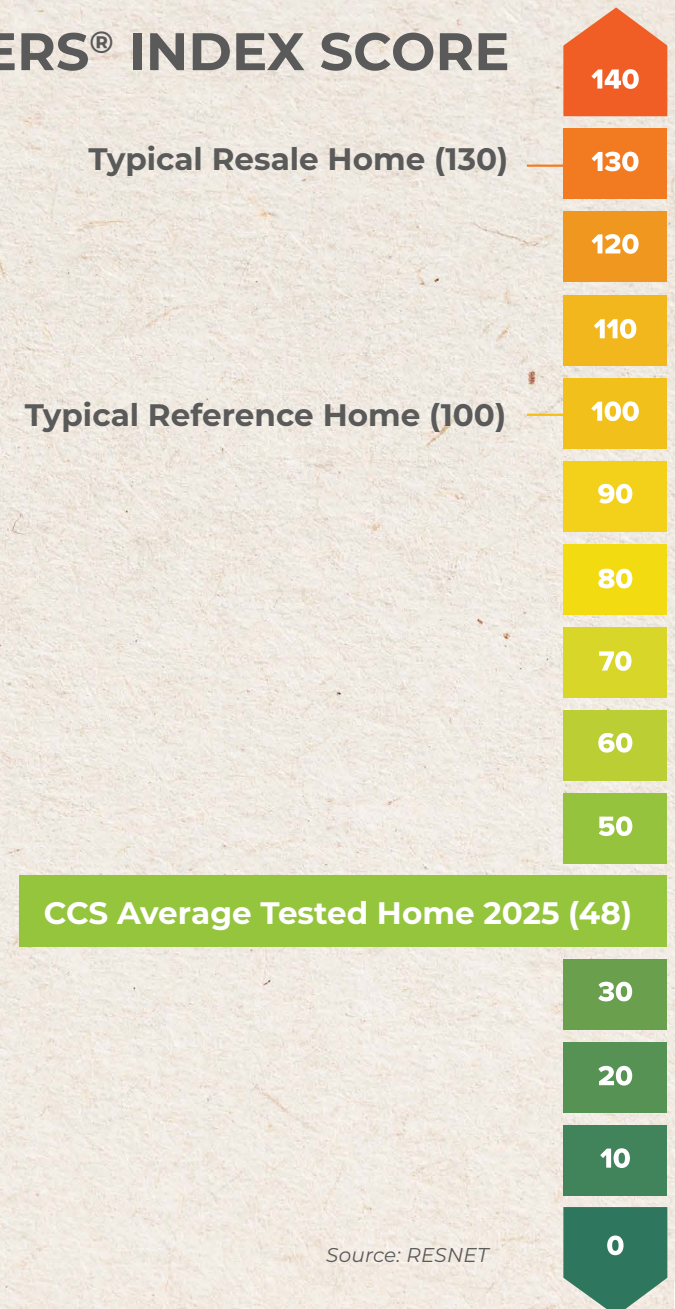
ENERGY EFFICIENCY

The Home Energy Rating System (HERS®) Index is an industry standard developed by the Residential Energy Services Network (RESNET), by which a home's energy efficiency is measured. A lower number equates to a more energy-efficient home. As an example, a home with a HERS® Index Score of 70 is 30% more energy efficient than the RESNET Reference Home, while a home with a HERS® Index Score of 130 is 30% less energy efficient.

The U.S. Department of Energy has determined that a typical resale home scores 130 on the HERS® Index while a home built to 2006 energy efficiency standards (RESNET's Reference Home) scores 100.

In 2025, 3,774 of our homes obtained a HERS® Rating Score, and these homes were awarded with an average score of 48. This score indicates that these homes are 52% more efficient than the average RESNET Referenced Home

HERS® INDEX SCORE



SOLAR & FULLY ELECTRIC

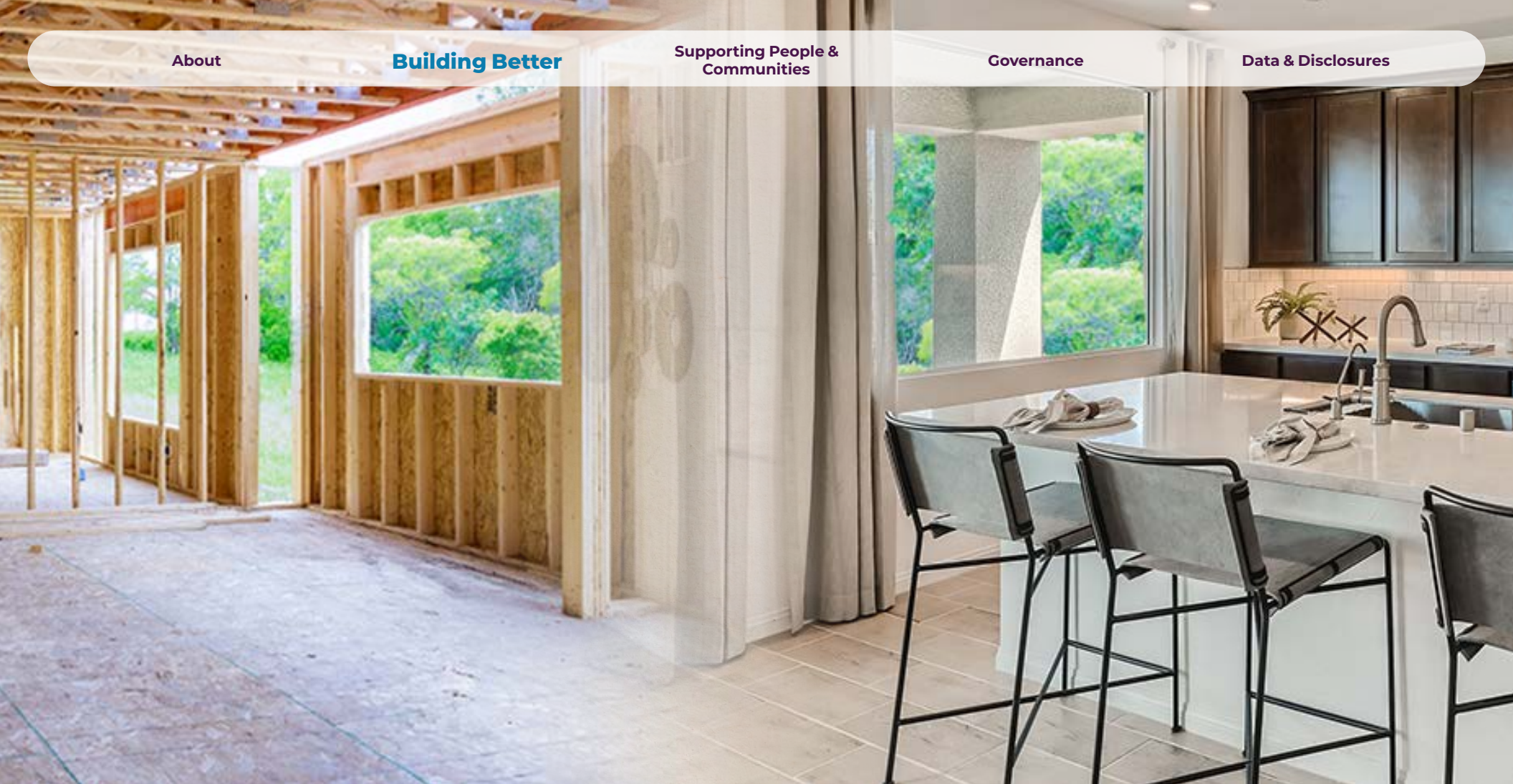


As part of our efforts to improve the energy efficiency of our homes, we offer both solar power and build fully electric communities in select markets across our footprint. All of the homes that Century Communities builds in California come equipped with solar roof panels, as required by state law. From 2021 through 2025, we delivered over 5,400 homes throughout Northern, Central and Southern California. Additionally, we also offer solar panels in select markets across the country, along with homes that are

pre-wired for solar panels, so that homeowners can more easily install solar panels if they would like to add them to their home.

We have also taken steps to increase our use of electric power and reduce our use of natural gas. Our Century Communities brand has developed multiple communities that are fully electric, and over 90% of the homes that our Century Complete brand delivered in 2025 were fully electric homes.





VALUE ENGINEERING

Century Communities is focused on reducing direct and indirect costs, material usage and building cycle times by utilizing Building Information Modeling (BIM), new more efficient materials and pre-fabricated components. BIM allows us to create incredibly accurate construction documents, bill of materials and architectural details that help our construction teams build faster and with less waste and environmental impact.



VENDORS & SUPPLIERS

At Century, we aim to conduct our business operations at the highest level of ethical standards. We expect our vendors—including business partners, suppliers and trade partners—to understand and act in accordance with applicable laws, rules and regulations, as well as to abide by our workplace policy standards. This includes our Code of Business Conduct and Ethics Policy Statement, our Human Rights Policy Statement, and our Commitment to Workplace Health & Safety Statement.

Our goal is to partner with vendors that conduct their businesses with a set of ethical standards comparable to our own and who share our same commitment to workplace health and safety, labor rights and the environment.

We expect that all our vendor business partners commit to providing a safe workplace and standards for employment that respect the rights of their employees under federal, state and local laws. In addition, we have developed a Vendor Code of Conduct to establish principles, guidelines and standards with respect to the conduct of our vendor business partners. These principles, guidelines and standards build on those contained within our own Ethics Policy and are intended to help us address certain risks. Through their vendor agreements with us, we expect our vendor business providers will respect the principles, guidelines and standards reflected in this Code. We also expect our vendor business partners to follow best industry practices.

OUR TOP SUPPLIERS

84 Lumber Company

ABC Supply Co., Inc.

Builders FirstSource, Inc.

Carrier Global Corporation

Carter Lumber Company

Cosentino Group

Eaton Corporation

ecobee Inc.

Emser Tile LLC

Foundation Building Materials, LLC

GE

InSinkErator Company

James Hardie Industries

Johns Manville

Kohler Co.

LG

LP Building Solutions

Progress Lighting

Schlage

Shaw Industries Group, Inc.

Simpson Strong-Tie Company, Inc.

TAMKO Building Products LLC

The Sherwin-Williams Company

UFP Industries, Inc.

Uponor, Inc.

Weyerhaeuser Company



CENTURY HOME CONNECT®



CENTURY HOME CONNECT

With our Century Home Connect® smart home ecosystem, our homebuyers can receive in-home automation features with their Century Communities home — completely included. With these features, our homeowners can enjoy smart home comfort and help control energy costs with a sleek touchscreen and remote control access that make it easy to set their ideal air temperature. Additionally, one can disarm their security system hands-free, answer their video doorbell and lock and unlock their doors.



Meet your new smart home ecosystem.



Authorized
Dealer
Safe Haven



FINDING BETTER USES

Where possible, we look to build new homes on both underutilized, unused and vacant land. We believe these efforts can have numerous benefits, including addressing the shortage of housing in the U.S., revitalizing communities, strengthening local economies, reducing the environmental impact of land development and leveraging the use of existing transportation and utility infrastructure. In 2025 alone, we delivered 915 homes on infill sites, 799 homes on compact development sites and 487 homes on redevelopment sites.



TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES (TCFD)

Governance

Please see page 43 for a discussion of Century's governance and oversight of climate-related risks and opportunities by our Board as well as management's role in assessing and managing climate-related risks and opportunities through our Corporate Responsibility Operating Committee.

Strategy & Risk Management

Century continues to believe that identifying and assessing our climate-related risks and opportunities enables us to better understand our company's positioning. Therefore, we conducted our latest climate risk and opportunity assessment in alignment with the Task Force on Climate-related Financial Disclosures (TCFD) Recommendations based upon fiscal year 2024 information. Given the TCFD alignment of emerging regulations, standards, and CDP, the global environmental disclosure system formerly known as the Carbon Disclosure Project, we continued to leverage TCFD as a framework to guide our assessment and disclosure of climate-related risks and opportunities and their associated impacts.

This assessment covered both physical and transition risks as well as climate-related opportunities. The assessment also included a qualitative analysis of potential financial impacts to Century associated with each risk or opportunity. These risks, opportunities, and impacts can be found in the table on subsequent pages alongside corresponding management approaches, which represent measures we have adopted in response to these risks and opportunities.

FRAMEWORK UTILIZED



RISK TYPE CONSIDERED

Physical

Acute



Chronic



Transition



Policy
& Legal



Technology



Markets



Reputation



TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES (TCFD)

During our risk assessment process, we assessed acute physical risks in our areas of operation by utilizing data from FEMA's National Risk Index (NRI). For specific chronic physical risks, such as water scarcity and rising mean temperatures, we supplemented the NRI data with forward-facing scenario analyses in 2030 and 2040 based upon the IPCC's Representative Concentration Pathway (RCP) 2.6 (significant emissions reductions), 4.5 (lower emissions), 7.0 (business as usual), and 8.5 (pessimistic) scenarios to consider the severity of these risks and the resiliency of our strategy under various climate scenarios.

Complementing our assessment of physical risks, we identified and assessed relevant transition risks and climate-related opportunities by leveraging market, policy, and academic research as well as internal collaboration across our risk management, legal, and financial reporting teams.

When identifying and assessing climate-related risks and opportunities, we considered risks and opportunities over the short- (0–2 years), medium- (2–5 years) and long-term (5+ years). The short-term time horizon approximately corresponds with the length of time required for a home to be permitted, built, and closed. The medium-term time horizon approximately corresponds with the length of time land is held through the development cycle. The long-term time horizon represents risks and opportunities that may be evaluated by homebuyers.

In addition to the qualitative analysis of potential financial impacts shown in the table on the following page, we made initial efforts to quantify the potential financial impacts of select physical and transition risks for internal consideration. At this time, the level of measurement uncertainty involved in estimating those effects remains high, which may harm the utility of the resulting quantitative information. Additionally, for many risks, the financial effects are not separately identifiable. We are continuing to evaluate our capacity to perform reliable climate risk quantification and look forward to exploring more opportunities to create this data in alignment with emerging regulations and sustainability reporting standards.

Metrics

Our assessment and management of climate-related risks and opportunities is primarily qualitative at this time, consistent with the above discussion of the uncertainty associated with measuring the financial effects of these risks and opportunities. We are evaluating additional metrics for future consideration as we evaluate our capacity to perform reliable climate risk quantification.

The quantitative metrics currently used to assess relevant climate-related risks and opportunities include our corporate GHG emissions and associated GHG emissions intensity metrics, which can be found on pages 27 – 29.



TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES (TCFD)

CLIMATE-RELATED RISK TABLE | PHYSICAL

PHYSICAL	Risk/ Opportunity	Risk/ Opportunity Type	Time Horizon	Primary Impact(s)	Risk/Opportunity Description	Management Approach
	Increased frequency and severity of extreme weather events	Acute Physical	Short	Potential for increased operating costs due to increased builders' insurance deductibles and/or premiums.	Flooding, wildfire, hail, hurricane or other extreme weather events in locations of work-in-progress (WIP) communities may cause damage or delays to construction projects, adversely affecting our business and operating results. Our insurance policies may not fully cover losses resulting from these events or any related business interruption.	Potential land acquisitions are approved by our corporate office above established limits to ensure appropriate capital allocations taking into consideration risk-adjusted returns. Additionally, our land acquisition process includes due diligence and financial analysis to identify and plan for climate-related risks that may materially impact returns. Notably, we have begun performing a deeper assessment of fire risk factors in select markets—particularly in western states—due to increased scrutiny from insurers. This evaluation process is ongoing and continues to evolve. We also maintain builder's insurance to help mitigate losses from damages to homes under our control due to extreme weather.
	Increased frequency and severity of extreme weather events	Acute Physical	Short	Potential for delays in revenue realization and increased costs due to decreased production capacity.	In addition to acute physical risks mentioned above, heat waves, hurricanes, and other storms may disrupt our supply chain and increase costs by reducing the availability of building materials, delaying the transport of building materials, and/or causing employees or trades professionals to take health & safety measures that result in reduced productivity and adversely affect our business and operating results. Additionally, droughts may cause local water agencies to restrict, delay the issuance of, or proscribe new water connection permits for homes, increase the costs for securing such permits, and/or limit or ban the use of water for construction activities, among other measures that may increase our costs and/or delay operations.	Potential land acquisitions are approved by our corporate office above established limits to ensure appropriate capital allocations taking into consideration risk-adjusted returns. Additionally, our land acquisition process includes due diligence and financial analysis to identify and plan for climate-related risks that may materially impact returns. Furthermore, we maintain a diversified supplier base to enhance supply chain resiliency.
	Increased frequency and severity of extreme weather events	Acute Physical	Short	Potential for delays in revenue realization.	The increased frequency and severity of extreme weather may impact the timing of home starts and community openings, contributing to business seasonality, delaying revenue realization, and affecting cash flows.	Potential land acquisitions are approved by our corporate office above established limits to ensure appropriate capital allocations taking into consideration risk-adjusted returns. Additionally, our land acquisition process includes due diligence and financial analysis to identify and plan for climate-related risks that may materially impact returns. For further discussion of our Liquidity and Capital Resources, please refer to page 38 of our 10-K.
	Increased frequency and severity of extreme weather events	Acute Physical	Short	Potential for reduced revenue due to decreased demand for products/services.	Certain insurance companies doing business in Arizona, California, Colorado, Florida, North Carolina, and Texas have restricted, curtailed or suspended the issuance of homeowner's insurance policies on single-family homes, or have significantly increased the prices of such policies in certain areas due to the prevalence of acute physical risks, such as floods, wildfires, and/or hurricanes. There can be no assurance that homeowner's insurance will be available or affordable to prospective purchasers of our homes in these markets, which may adversely impact our home sales and activities in these markets. Similar issues may emerge in the future in other states where we operate.	Potential land acquisitions are approved by our corporate office above established limits to ensure appropriate capital allocations taking into consideration risk-adjusted returns. Additionally, our land acquisition process includes due diligence and financial analysis to identify and plan for climate-related risks that may materially impact returns, including the availability of homeowner's insurance.
	Rising mean temperatures	Chronic Physical	Long	Potential for reduced revenue due to decreased demand for products/services.	Decreased consumer demand for housing in high chronic physical risk regions, such as areas with increasingly rising mean temperatures.	Potential land acquisitions are approved by our corporate office above established limits to ensure appropriate capital allocations taking into consideration risk-adjusted returns. Additionally, our land acquisition process includes due diligence and financial analysis to identify and plan for climate-related risks that may materially impact returns.
	Water scarcity	Chronic Physical	Long	Potential for reduced revenue due to decreased demand for products/services.	Local water agencies/suppliers may increase charges for residential water use, potentially increasing the cost of homeownership and reducing demand for our homes in regions where water availability is uncertain.	Potential land acquisitions are approved by our corporate office above established limits to ensure appropriate capital allocations taking into consideration risk-adjusted returns. Additionally, our land acquisition process includes due diligence and financial analysis to identify and plan for climate-related risks that may materially impact returns.
	Rising sea levels	Chronic Physical	Long	Potential for reduced revenue due to decreased demand for products/services.	Consumers may avoid buying homes or demonstrate reduced willingness to pay in regions with sea level rise and associated coastal flooding risk due to concerns over increased homeowner's insurance premiums and potential for reduced availability of insurance.	Potential land acquisitions are approved by our corporate office above established limits to ensure appropriate capital allocations taking into consideration risk-adjusted returns. Additionally, our land acquisition process includes due diligence and financial analysis to identify and plan for climate-related risks that may materially impact returns.



TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES (TCFD)

CLIMATE-RELATED RISK TABLE | TRANSITION

	Risk/ Opportunity	Risk/ Opportunity Type	Time Horizon	Primary Impact(s)	Risk/Opportunity Description	Management Approach
TRANSITION	Enhanced emissions reporting obligations	Policy & Legal	Short	Increased operating costs due to compliance costs.	Enhanced climate-related reporting obligations, such as California SB 253, SB 261, and AB 2446, as well as other emerging state-level climate-related reporting bills.	Century has prioritized measuring our GHG emissions annually and improving our carbon accounting processes over time to prepare for these emerging regulations.
	Exposure to litigation	Policy & Legal	Medium	Increased operating costs due to legal fees and/or judgments.	Exposure to litigation for incomplete or inadequate climate-related disclosures, resulting from increased public visibility and scrutiny due to mandatory climate-related reporting requirements.	Century has engaged third-party consultants to support the robustness of our climate risk assessment processes and disclosures.
	Mandates on and regulation of existing products and services	Policy & Legal	Short	Increased operating costs due to compliance costs.	Increased regulatory mandates on existing products/services, particularly in our West Coast communities, such as California AB 2446 and increased energy efficiency and/or climate adaptation requirements in building codes, may adversely impact our home sales and activities in certain of our markets. One example of such building code requirements is the Energy Efficient Minimum Property Standards previously proposed by the U.S. Department of Housing and Urban Development.	Our local management as well as our corporate legal and compliance teams monitor emerging building codes and performance requirements to support compliance. Additionally, we engage with third-party consultants, who also monitor for emerging climate-related policies and codes that may affect our operations.
	Increased cost of raw materials	Policy & Legal	Short	Potential for increased production cost due to changing input prices.	Environmental laws and regulations may have a negative impact on the availability and price of certain raw materials used to construct our homes, such as lumber, steel, and concrete. The cost of petroleum products, which are used both to deliver our materials and to transport labor to our job sites, fluctuates and may be subject to increased volatility as a result of acute climate risks.	Our corporate legal and compliance teams and third-party consultants monitor emerging regulations that may impact our business.
	Increased pricing of GHG emissions	Policy & Legal	Medium	Potential for increased direct costs due to changing input prices.	Potential for increased global pricing of GHG emissions, particularly carbon taxes on basic materials and construction products, may increase global prices for materials that are used to build our homes.	Our corporate legal and compliance teams and third-party consultants monitor emerging regulations that may impact our business.
	Unsuccessful investment in new technologies	Technology	Short	Potential capital investments in technology development.	Exploring new technologies to improve our resource efficiency, such as 3D-printed home production and advanced BIM software solutions, may result in capital investments toward unsuccessful technology development initiatives.	Our operating strategy seeks to identify efficiencies in our direct costs of construction through continued value engineering of our home plans.
	Increased stakeholder concern	Reputation	Short	Potential for negative impacts to equity performance if we do not meet stakeholder expectations.	Public company stockholders are increasingly sensitive to the climate change impacts and mitigation efforts of companies, are increasingly seeking enhanced disclosure on the risks, challenges, governance implications, and financial impacts of climate change faced by companies, and are demanding that companies take a proactive approach to addressing perceived environmental risks, including risks associated with climate change, relating to their operations.	Our stockholder engagement efforts are detailed on page 50 as well as in our Proxy Statement. Stockholder feedback is thoughtfully considered and has led to modifications in our public disclosures. Furthermore, we continue to partner with third-party consultants to seek opportunities to improve our carbon accounting processes and other climate-related disclosures.
	Uncertainty in market signals	Market	Medium	Potential for change in revenue mix and sources, potentially resulting in decreased revenues.	Our regions of operation with significant oil & gas industry activity may demonstrate market uncertainty due to transition risk vulnerability associated with the transition to a lower carbon economy.	Potential land acquisitions are approved by our corporate office above established limits to ensure appropriate capital allocations taking into consideration risk-adjusted returns. Additionally, our land acquisition process includes due diligence and financial analysis to identify and plan for climate-related risks that may materially impact returns.
	Changing customer behavior	Market	Short	Potential for increased production costs to build more energy efficient homes. Potential for reduced demand for less energy efficient or non-certified homes.	Changing customer behavior to prefer more energy efficient homes. Given the uncertain future of ENERGY STAR and other energy efficiency certifications and incentives, however, building energy efficient homes may become more expensive and communicating the energy efficiency of our homes to customers may become more challenging.	Our home energy efficiency efforts are detailed on pages 15 and 16. We have improved our average HERS Index score over time.



TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES (TCFD)

CLIMATE-RELATED RISK TABLE | OPPORTUNITIES

	Risk/ Opportunity	Risk/ Opportunity Type	Time Horizon	Primary Impact(s)	Risk/Opportunity Description	Management Approach
OPPORTUNITIES	Use of more efficient production processes	Resource Efficiency	Short	Reduced operating costs through efficiency gains.	We could seek opportunities to lower our GHG emissions associated with construction waste through alternative production processes and/or continued building information modeling (BIM) advancement, which may result in reduced operating costs.	Our value engineering efforts are detailed on page 18.
	Development of climate adaptation, resilience and insurance risk solutions	Products and services	Short	Increased revenue through new products and services related to ensuring resiliency.	By developing new home designs with additional climate adaption features, we have the opportunity to increase revenue from consumers who prefer climate resilient homes, which may translate to lower insurance premiums and lower cost of homeownership.	Our teams are exploring these opportunities in high climate risk regions, such as hurricane-prone areas.
	Development of low emission goods and services	Products and services	Short	Increased revenue through demand for lower emissions products and services.	We design and engineer our homes for energy efficiency to reduce the impact on the environment and lower energy costs to our homeowners, lowering cost of homeownership and increasing demand for our homes.	Our home energy efficiency efforts are detailed on pages 15 and 16.
	Use of public-sector incentives	Markets	Short	Reduced direct costs.	We have the opportunity to leverage the availability of public sector incentives for lower embodied carbon building materials, such as Colorado SB 22-051. Our competency in BIM positions us to identify and track use of lower carbon building materials, creating the opportunity to reduce the cost of building materials that we utilize in our homes.	Our prioritization of improving our carbon accounting processes, including vendor engagement for EPDs, and our BIM competency position us to explore these opportunities.



GREENHOUSE GAS EMISSIONS

The table shown to the right displays the results of Century's corporate greenhouse gas (GHG) emissions inventory for 2025 and 2024 based on the estimates by third-party consultants. CCS will look to refine our annual corporate carbon accounting, leverage our GHG inventory in our climate risk assessment process, and better evaluate trends in our environmental impact.

Greenhouse Gas Emissions (MT CO₂e) for 2024-2025

Scope	Emissions Category	2024	2025
1	Stationary Fuel Combustion*	5,135	4,830
1	Mobile Fuel Combustion	2,666	3,217
1	Fugitive Emissions (Refrigerants)	771	868
2	Electricity (Market-Based)*	19,525	24,985
3.1	Purchased Goods & Services	656,206	619,257
3.3	Fuel and Energy Related Activities	6,213	6,039
3.5	Waste Generated in Operations	75,364	71,137
3.6	Business Travel	639	136
3.7	Employee Commute	1,387	1,196
3.8	Downstream Leased Assets*	5,317	2,528
3.11	Use of Sold Products**	473,996	427,855
3.12	End-of-Life Treatment of Sold Products	205,780	203,562

*Century's 2025 GHG inventory was improved in preparation for California's Senate Bill 253. This year, CCS delved deeper into both scope 1 & 2 data sources to prepare for assurance requirements under SB 253. As such, Century conducted a utility sampling procedure, matching primary utility-bill data with comprehensive expense reports across all model homes and homes in inventory. This methodology change greatly improved the data quality for the 2025 inventory. By pairing utility-specific electricity and natural gas rates to invoices and expense reports, Century was able to account for primary consumption values. The 2025 scope 2 value shows an increase that can be accounted for by both this calculation update as well as variable activity data. The average hold time for homes in inventory increased 24% in 2025, which is also a significant driver of this change.

Continuing the improvements made in 2024, Use-phase calculations applied NREL's Cambium Mid-Case scenario to account for projected renewable energy expansion across regional grid systems, with a 15-year service life used for reporting Use of Sold Products emissions — consistent with the estimated service life of major home HVAC systems and appliances under the RESNET Energy Rating Standard.

Supplemental Energy & Water Use Data: In 2025, CCS utilized 115,267 MWh of energy or 0.00002799 MWh/\$ Net Sales. By source, this energy use was 24.22% Renewables, 75.71% Other Non-Renewables, and 0.07% Unknown. CCS also utilized 16,034 m³ of freshwater or 0.000003894 m³/\$ Net Sales. By source, this freshwater was 39% Groundwater and 61% Surface Water.



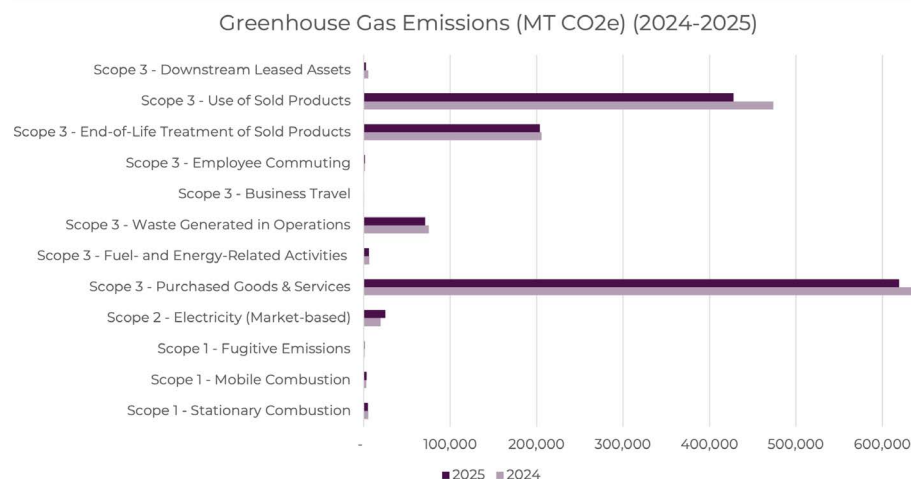
GREENHOUSE GAS EMISSIONS

The following three consecutive GHG inventories revealed CCS's most material GHG emissions categories:

- *Use of Sold Products,*
- *Purchased Goods & Services, and*
- *End-of-Life Treatment of Sold Products*

all of which are components of CCS's scope 3 emissions.

Emissions from the **Use of Sold Products** category capture the operational impact of delivered homes over their useful lifetime, reported across a 15-year period. In 2024, Century deepened the granularity of this category by applying energy modeling scores and data from RESNET's HERS Rating. These data were applied to rated homes, and use-phase calculations which incorporated projected grid renewable energy expansion from the National Renewable Energy Laboratory (NREL). 2025 continued this practice, allowing for scenario modeling of the US electricity sector through 2050, accounting for grid decarbonization over time. It is important to note that while this represents a methodological improvement in data quality and assessment, it does not reflect an operational change. Results were calculated using NREL's Cambium Mid-Case scenario.



The **Purchased Goods & Services** emissions represent the embodied carbon of construction materials used in homes delivered in 2025 — that is, the cumulative climate impact of every material component that goes into a home. This encompasses emissions from raw material extraction, supplier processing, inbound freight, and manufacturing of construction materials. Emissions were calculated using Environmental Product Declarations (EPDs) where available, drawing on product-specific reports, value-chain analyses, or comparable product benchmarks depending on available EPD data. Embodied carbon for this category is assessed through the Product Stage (A1–A3) lifecycle phases, capturing the upstream climate impacts of building materials prior to construction.

End-of-Life Treatment of Sold Products emissions reflect the environmental impact of disposing and processing materials from homes delivered in 2025 once those materials reach the end of their useful life. This includes emissions from the decomposition, treatment, and breakdown of building materials after they become waste. Estimates for this category draw on EPD reports, informed by product-specific data, value-chain analyses, and comparable product benchmarks where available.



GREENHOUSE GAS EMISSIONS

Data reporting and annual tracking in **intensity metrics** help to complement absolute emissions reporting.

While absolute GHG emissions provide a foundational view of our climate impact, normalizing results relative to business activity adds important context by accounting for fluctuations in business performance. For 2025, CCS is reporting total emissions intensity relative to both annual revenues and total home deliveries as measures of overall business activity.

We are also reporting Purchased Goods & Services and Use of Sold Products emissions normalized to homes delivered — a metric that captures the combined embodied and operational carbon intensity of our homes. Tracking this figure allows us to understand the tradeoffs between embodied and operational carbon while providing a comprehensive picture of the climate impact of our homes.

Additionally, Scope 1 and 2 emissions are reported normalized to annual revenues.

GHG Emissions Intensity Metrics

Emissions Intensity Metric	2025 Value	Units
Total Emissions Intensity (all scopes / annual revenue)	331.63	MT CO ₂ e/\$ million
Total Emissions Intensity (all scopes / # homes)	131.47	MT CO ₂ e/ homes delivered
Scope 3 Intensity (scope 3 / # homes)	128.21	MT CO ₂ e/ homes delivered
Operational + Embodied Carbon Intensity (PG&S + Use of Sold Products / # homes)	100.81	MT CO ₂ e/ homes delivered
Scopes 1 & 2 Intensity (scopes 1 & 2 / annual revenue)	8.23	MT CO ₂ e/\$ million



SUPPORTING PEOPLE & COMMUNITIES



OUR EMPLOYEES

Our employees are critical to our continued success and execution of our strategic priorities. We understand that our ultimate success and ability to compete are significantly dependent on how well we attract, promote, and retain qualified employees with the expertise needed to manage and support our operations. To attract and retain top talent in the industry, we offer our employees pay and benefits packages, which we believe are competitive with others throughout our industry, as well as within the local markets in which we operate.

Our commitment to equal opportunity does not begin with employment; it begins at the time a position becomes open. We and any recruiting agencies that we use commit to equal opportunity recruiting. We also aim to create a working environment and culture where all employees are treated equally and with dignity and respect and are empowered to reach their full potential. Additionally, all our employees are expected to display and encourage honest, ethical, and respectful conduct in the workplace. Our employees must adhere to our Code of Business Conduct and Ethics that sets standards for appropriate behavior and includes periodic training on preventing, identifying, reporting, and stopping discrimination of any kind.

Employees may anonymously report any suspected violations to our web-based reporting system or Corporate Compliance Line. We also maintain an anti-retaliation policy such that any employee who reports a concern in good faith is protected from harassment, retaliation, or adverse employment consequences.

As of December 31, 2025, our overall workforce was comprised of approximately 43% women and 26% identified as racially or ethnically diverse. Our manager-level employees—including those at our corporate office—our on-site sales, sales support and construction workforce, was comprised of approximately 27% women, and 21% identified as racially or ethnically diverse. Of our U.S. workforce, 3% are veterans. Of the seven members of our Board of Directors, nearly 30% are female and nearly 30% are racially or ethnically diverse.

Workforce Diversity

as of December 31, 2025

MANAGEMENT

27%

Women

21%

Ethnically Diverse

COMPANY WIDE

43%

Women

26%

Ethnically Diverse



EMPLOYEE BENEFITS

At Century, we understand that our employees' benefits are an integral part of their life and that our employees have different lives and needs. We provide our employees with a comprehensive program of benefits to protect their and their families' health and wellbeing, including:



HEALTHCARE medical, dental, vision, accident insurance, hospital indemnity insurance, critical illness insurance, flexible spending accounts, telehealth visits and on-call urgent care



INSURANCE basic term life and AD&D, voluntary term life and AD&D, short-term disability, long-term disability



EMPLOYEE ASSISTANT PROGRAM specialist visits, health and wellness discounts, legal consultation, parenting and senior care, free counseling, work-life solutions, legal guidance and financial resources



RETIREMENT traditional 401(k), Roth 401(k) and retirement planning assistance



EDUCATION educational reimbursement for continuing education offered to all employees



COMMUNITY charitable donation matching, paid volunteering



OTHER paid parental leave, leave of absence, employee discounts, mortgage discounts and employee referral program





EMPLOYEE NEW HOME PURCHASE PROGRAM

At Century, we are committed to making "A Home for Every Dream" accessible not only to our valued customers but also to our dedicated employees. Through our Employee New Home Purchase Program, we want to make our employees' dream of owning a home a reality by providing our employees exclusive financial incentives to make the purchase of a new home more affordable and attainable. As part of the program, employees that have completed at least one year of continuous service at the Company are eligible to receive a cash bonus payment that is based on the market price of the home and years of continuous service at Century. Additionally, immediate family members of employees such as parents, siblings and children of our employees can also enjoy the benefits of this program.





PHILANTHROPY & COMMUNITY SUPPORT

The Century Communities Foundation was established to leverage the Company's unique standing as a top national homebuilder to further support and strengthen the communities in which we live and operate. Through financial contributions and volunteering efforts for important national and local causes, we're proud to build thriving and enduring communities across the country as an extension of our mission to deliver A Home For Every Dream®. From late 2021 through 2025, we funded \$8.2 million into the Century Communities Foundation.

WE ARE PROUD TO SUPPORT EXCEPTIONAL CHARITABLE ORGANIZATIONS, INCLUDING:



PHILANTHROPY & COMMUNITY SUPPORT

Century Communities Foundation

While we have always encouraged our local teams to donate their time and resources to their communities, we established the Century Communities Foundation in 2021 to support our local teams at the corporate level with their initiatives and to make contributions at both the national and local level. From late 2021 through 2025, Century Communities has funded \$8.2 million into the Foundation.

Century Cares

In addition to making contributions on behalf of Century Communities, the Century Communities Foundation also wants to support the causes that are near and dear to our valued team members. To accomplish this goal, the Century Communities Foundation created Century Cares in 2023, a charitable donation matching program designed to extend the impact of donations made by our employees. Through Century, the Century Communities Foundation will match employee donations dollar-for-dollar up to \$500 per employee on an annual basis. Additionally, with the launch of the program in 2023, the Foundation donated an initial amount to the Century Cares accounts of all our employees, and new employees will receive the same benefit going forward.

Volunteering at Century Communities

At Century Communities, we also encourage our team members to volunteer and support their local communities. Each of our divisions can set aside one day per year for a volunteer opportunity that its team is passionate about pursuing. Additionally, Century Communities provides all of its team members an additional 8 hours of paid time for individual volunteering so that our employees can contribute their time and talents to recognized charities, causes and not-for-profit organizations so that they can make a positive difference in their own communities.



HEALTH & SAFETY

The philosophy we uphold at Century every day is simple: “No one gets hurt. Everyone goes home to build another day.” We are committed to workplace health and safety, as outlined in our Labor Rights Policy. Our safety program is supported by a strong corporate structure, led by a Senior Director of National Safety who provide centralized administrative oversight, establishes audit guidelines, and conducts internal audits. Corporate safety audits are conducted across all divisions on a regular basis to assess compliance and reinforce enterprise-wide safety standards. Audit insights inform enterprise-level priorities and promote consistent application of safety practices across the organization. Each division appoints Division Safety Officers who are extensively trained in hazard identification, abatement protocols, and incident reporting to ensure compliance with OSHA standards. Construction Managers are required to complete Daily Site Safety Reports using a nationally recognized platform, while third-party safety professionals conduct comprehensive monthly inspections to reinforce safe practices. To further strengthen our safety culture, we provide webinars, classroom sessions, on-site field forums, trade toolbox talks, and one-on-one mentoring with third-party auditors. Additionally, all subcontractors must maintain active safety programs prior to engagement. During 2025, the recordable injury rate for our direct employees was 0.68%, and we continued our focus on safety awareness, continuous improvement initiatives, and the strengthening of preventive safety measures across our operations, including expanded safety training and platforms and increased leadership involvement in the field.



	FISCAL YEAR 2023	FISCAL YEAR 2024	FISCAL YEAR 2025
Recordable Injury Rate			
Direct Employees	0.63%	0.54%	0.68%
Recordable Fatality Rate			
Direct Employees	0	0	0
Training, Certifications and Audits			
Percentage of field personnel with verified Occupational Safety and Health Administration (OSHA) certifications	100%	100%	100%
No. of Safety Certifications Issued	136	90	32
Internal Safety Audit Compliance	100%	100%	100%





TRAINING AND DEVELOPMENT

In accordance with our Commitment to Training and Professional Development, we train new and existing employees in a variety of areas, including company policies, anti-harassment, anti-discrimination, sales, information technology including cybersecurity risks, retirement and financial wellness planning, and safety. On an individual level, we are committed to providing employees with the feedback necessary to improve their performance, reviewing expectations of their position, and fostering growth in their current role. In 2025, through our formal training and development programs, our employees enrolled in 11,378 courses that accounted for 5,152 hours of training.

As part of our commitment to the ongoing training and development of our employees, we established Century University, providing a broad range of training opportunities. Century University includes (i) playbooks that document Century's best practices, (ii) a learning management system that includes training videos and quizzes covering topics such as construction, customer relations, purchasing, and land development and architecture, and safety, (iii) field training for our construction and sales personnel taught by internal and external subject matter experts, and (iv) periodic leadership seminars for our executives and much more.

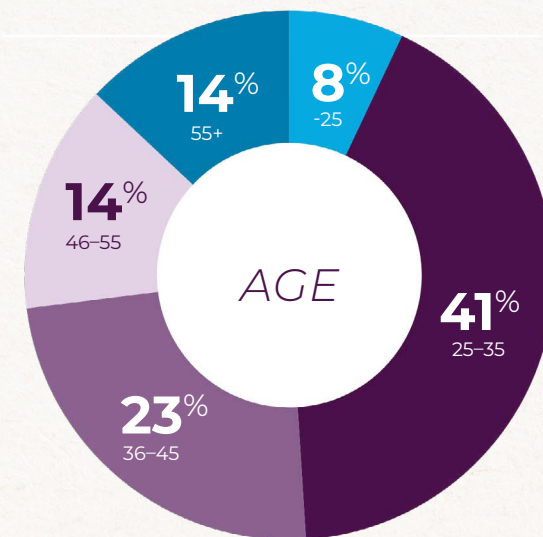
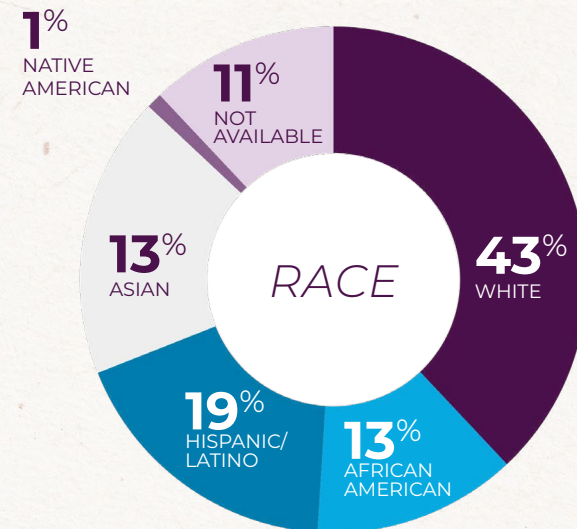


OUR CUSTOMERS

Century Communities is dedicated to building sustainable new homes with lasting livability and creating thriving and enduring neighborhoods. As a leading homebuilder with a national footprint, Century plays an important role in helping to solve the shortage of housing, especially affordable housing, that exists today in the U.S. In 2025, approximately 94% of our home deliveries were priced below FHA limits. Additionally, 99% of our 2025 home deliveries were spec builds, and we have a meaningful focus on building move-in ready homes that allow customers to more easily lock in mortgage rates for certainty of financing. Given the constraints on home affordability that exist today, we believe our mission of providing A HOME FOR EVERY DREAM® continues to grow in importance.

Century's Homebuyer Demographics

Century's homebuyer demographics are based on 2024 closings with Inspire Home Loans®, the affiliate lender of Century Communities.



CUSTOMER SATISFACTION

Our goal is to provide a positive experience for our homeowners by engaging them in the homebuying and homeownership processes. We maintain customer service staff whose role includes providing a positive experience for each customer throughout the pre-closing process, home closing process and beyond. Our customer service initiatives include using customer survey results to improve our standards of customer satisfaction. In 2025 alone, we received survey results from over 7,000 of our homebuyers conducted by Eliant, which has been independently evaluating the performance of homebuilders since 1984. In Eliant's 2025 surveys, Century received a 4.7 out of 5 stars for customers' overall satisfaction and 4.6 stars for customers' willingness to refer our communities to their friends and family.

Eliant

EXPERIENCE MANAGEMENT

4.7 | ★★★★★

Customer's overall satisfaction

4.6 | ★★★★★

Customer's willingness to refer our communities to their friends and family



PUTTING HOMEBUYERS IN THE DRIVER'S SEAT

At Century Communities, we are focused on putting homebuyers in the driver's seat with a suite of innovative tools and resources designed to make finding, financing and purchasing their dream home easier than ever.



Empowering Homebuyers, Every Step of the Way

Buy Online, Anytime:

Century Communities' industry-leading online homebuying platform makes it possible for buyers to purchase their dream home online, 24/7, in just a few clicks.

Self-Guided Tours & Virtual Appointments:

From the ability to schedule private, in-person appointments of available homes, to scheduling video conferencing tours with sales representatives, Century Communities has integrated digital convenience into every aspect of the homebuying journey.

Streamlined, Below-Market Financing:

Century Communities offers competitive, below-market rates and dedicated financing support—including guidance for those who don't yet qualify for a home loan—through the Company's affiliate lender, Inspire Home Loans®.

Dedicated Online Sales Team:

The Company's knowledgeable team of online sales counselors is available to answer questions, provide recommendations, and guide buyers through every step of the process.

Customer Portal:

Century Communities' website features a portal for both homebuyers and homeowners, making it easy for buyers to receive home progress updates, helpful reminders and more, while homeowners can use the portal to submit and track warranty requests.



ONLINE HOMEBUYING PIONEER

Century Communities' industry-first online homebuying experience empowers buyers to quickly find and seamlessly lock in their dream home whenever they're ready and from wherever they are—whether shopping online or on location. To learn more about how our online homebuying process works, please visit centurycommunities.com/online-homebuying.



Step 1

Shop for your
new home.



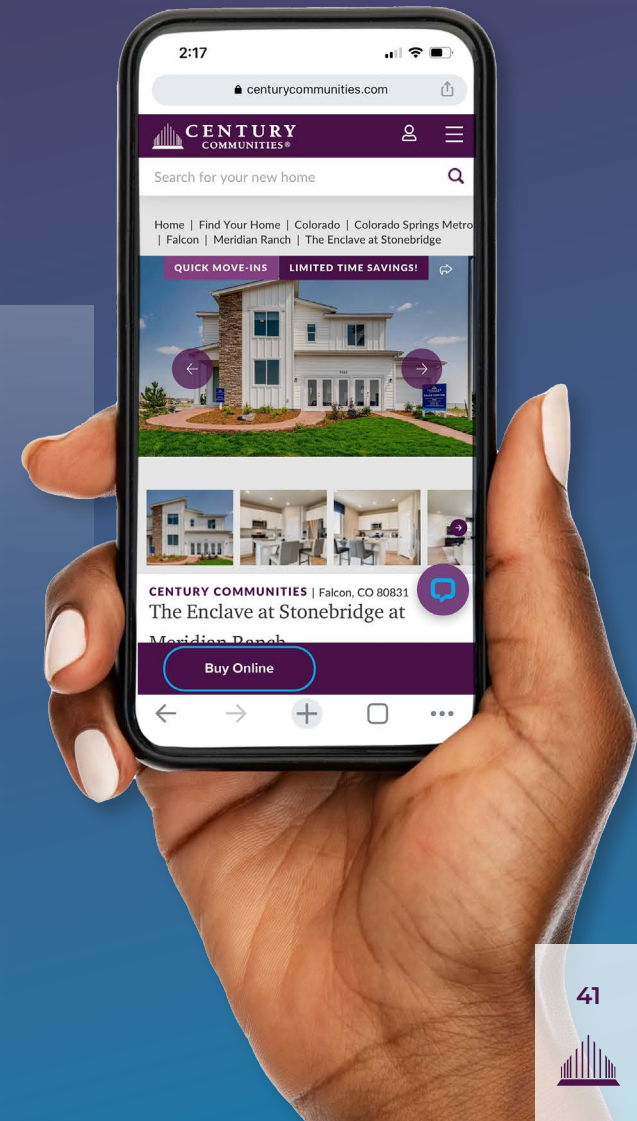
Step 2

Complete our
buy online form.



Step 3

Submit an
initial deposit.



Simple and straightforward!



GOVERNANCE



SUSTAINABILITY OVERSIGHT

Century's Board of Directors has overall responsibility for the oversight and implementation of sound corporate governance practices that ensure the Company operates ethically and with integrity as well as reviewing and overseeing corporate responsibility policies and programs.

The Nominating and Corporate Governance Committee has been delegated responsibility for corporate responsibility oversight and approves our Corporate Responsibility Report and related policy statements. The Compensation Committee has oversight of human capital management. The Audit Committee has oversight over general compliance with applicable laws, including SEC and those affecting corporate responsibility issues, as well as risk management, including monitoring and management of sustainability- and climate-related risks and opportunities. In carrying out its sustainability oversight responsibilities, the Nominating and Corporate Governance Committee coordinates with the Compensation Committee and the Audit Committee on sustainability-related subjects.

Century's executive team, including our Executive Chairman, Chief Executive Officer and President, and Chief Financial Officer, oversees the implementation of these policies and coordinates our efforts to identify, address, train and report on our sustainability- and climate-related risks and opportunities and foster engagement on these issues with subject matter experts, employees, shareholders and other stakeholders. Additionally, the Board works with management to set the short-term and long-term strategic objectives of our Company and to monitor progress on those objectives. The Board and management meet to review, evaluate and govern risks and opportunities on an ongoing basis.

Additionally, our Corporate Responsibility Operating Committee was established to identify, assess and implement key sustainability-related initiatives across the Company. The Committee meets regularly and is comprised of members across departments including finance, operations, legal, human resources and investor relations. Our General Counsel and SVP of Investor Relations and Finance lead the Committee, which reports to our Chief Financial Officer.





Dale Francescon
Executive Chairman



Robert J. Francescon
Chief Executive Officer &
President



Patricia Arvielo
Director



John P. Box
Director



Keith R. Guericke
Lead Independent
Director



James M. Lippman
Director



**Elisa Zúñiga
Ramírez**
Director

COMMITTEE STRUCTURE

	Audit Committee	Compensation Committee	Nominating & Corporate Governance Committee
Patricia Arvielo			
John P. Box			
Keith R. Guericke			
James M. Lippman			
Elisa Zúñiga Ramírez			

Committee
Member

Committee
Chair

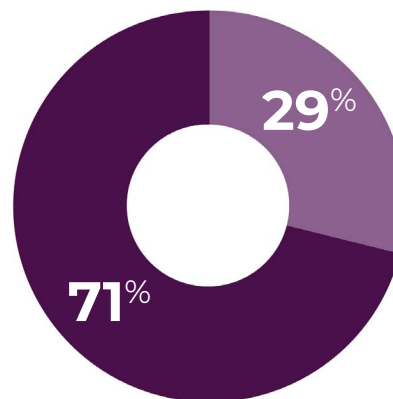


BOARD DIVERSITY & TENURE

The Nominating and Corporate Governance Committee believes that a broad range of perspectives enhances the quality of decision-making and strategic vision. The Nominating and Corporate Governance Committee considers the composition of our current Board to be a testament to our commitment to varied experience and strategic insight. Further, the Nominating and Corporate Governance Committee maintains an ongoing commitment to refreshment efforts to ensure that the composition of the Board and each of its committees encompasses a wide range of perspectives and knowledge in order to promote the success of our business and represent stockholder interests.

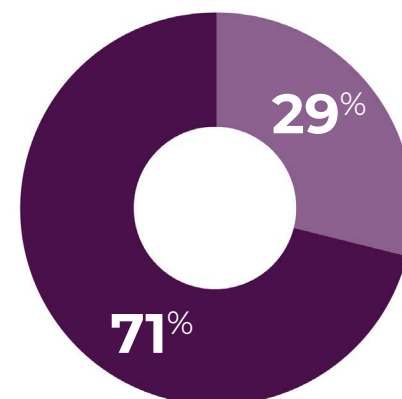
As part of its director nomination process, the Nominating and Corporate Governance Committee considers director tenure, among other factors. The Nominating and Corporate Governance Committee believes it is important to ensure that the Board maintains an openness to new ideas and a willingness to critically re-examine the status quo. Accordingly, the Nominating and Corporate Governance Committee has an ongoing commitment to refreshment efforts to ensure that the composition of the Board and each of its committees encompasses a wide range of perspectives and knowledge in order to promote the success of our business and represent stockholder interests. To this end, the Board of Directors has added two new directors during the past four years.

Gender Diversity



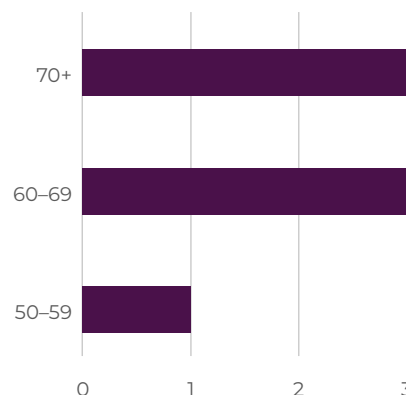
Male
Female

Racial/Ethnic Diversity

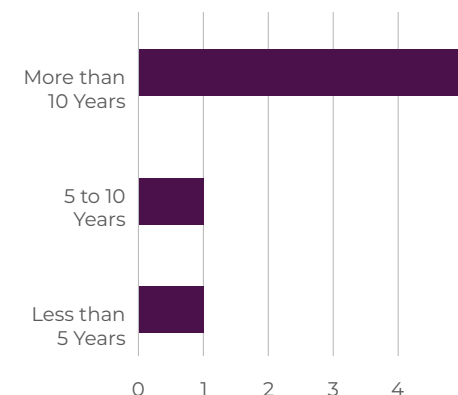


Does Not Self-Identify as Racially/Ethnically Diverse
Self-Identifies as Racially/Ethnically Diverse

Age



Tenure



CODE OF CONDUCT & BUSINESS ETHICS

At Century Communities, our cornerstone goal is delivering A Home for Every Dream® to our valued customers. In order to fulfill such a commitment, we have to demand high standards in everything we do, whether it be the construction of homes in our communities or the offering of financial services. Such a high standard always begins with our approach to the way we do business and deal with people. In that regard, we must all share and uphold a common set of ethical values and objectives, the core of which is our commitment to doing the “right thing” and treating others as we would want to be treated ourselves.



CODE OF CONDUCT & BUSINESS ETHICS

Code of Conduct

Century's Code of Conduct is an important part of this commitment, and each of us needs to understand our individual responsibility for complying with legal requirements and upholding the highest ethical standards. After all, a high-caliber organization is a reflection of its people. To help guide us in this endeavor, the Board of Directors has adopted a Code of Conduct with which we must all comply—since it applies to every one of our directors, officers, and employees in each of our subsidiaries around the country. The Code covers a variety of topics which help ensure that the right decisions are made. When we take the time to do what is right, we act with ethics, build trust, and further our goal of delivering “A Home for Every Dream®.”

- Honest and ethical conduct, including the appropriate handling of actual or apparent conflicts of interest;
- Full, fair, accurate, timely and understandable disclosures in our communications with and reports to our stockholders, including reports filed with the SEC, and other public communications;
- Compliance with applicable government laws, rules, and regulations;
- Prompt internal reporting of violations of the Code to appropriate persons identified in the Code and;
- Accountability for adherence to our Code of Business Conduct and Ethics.



Human Rights Policy Statement

We are committed to supporting internationally recognized human rights activities and initiatives. Respect for human rights is a core value of our business. We believe that long-term business success can only be achieved if human rights are acknowledged and protected. Our Human Rights Policy Statement sets out the fundamental principles embedded in our business operations and culture to ensure we do not engage in activities that directly or indirectly violate human rights. It is our corporate responsibility to uphold these principles throughout our entire organization.





CODE OF CONDUCT & BUSINESS ETHICS

Employee Rights and Fair Labor Practices

We believe all our employees deserve to be treated with integrity and respect. Therefore, we promote a work environment of transparency and trust. We compensate our employees competitively and operate in compliance with applicable wage, work hours, overtime and benefits laws and international labor standards.

Freedom of Association and Collective Bargaining

We respect the principles of freedom of association and collective bargaining. We are aligned with the International Labor Organization and its core conventions: No. 87, the Freedom of Association and Protection of the Right to Organize Convention, and No. 98, the Right to Organize and Collective Bargaining Convention.

Complaint Procedures

We maintain procedures to receive, retain, and treat complaints regarding accounting, internal accounting controls, or auditing matters and to allow for the confidential and anonymous submission by employees of concerns regarding questionable accounting or auditing matters. A 24-hour, toll-free, confidential ethics hotline and a confidential web-based reporting tool are available for the submission of concerns regarding these and other matters by any employee. Concerns and questions received through these methods relating to accounting, internal accounting controls, or auditing matters are promptly brought to the attention of the Chair of the Audit Committee and are handled in accordance with procedures established by the Audit Committee.

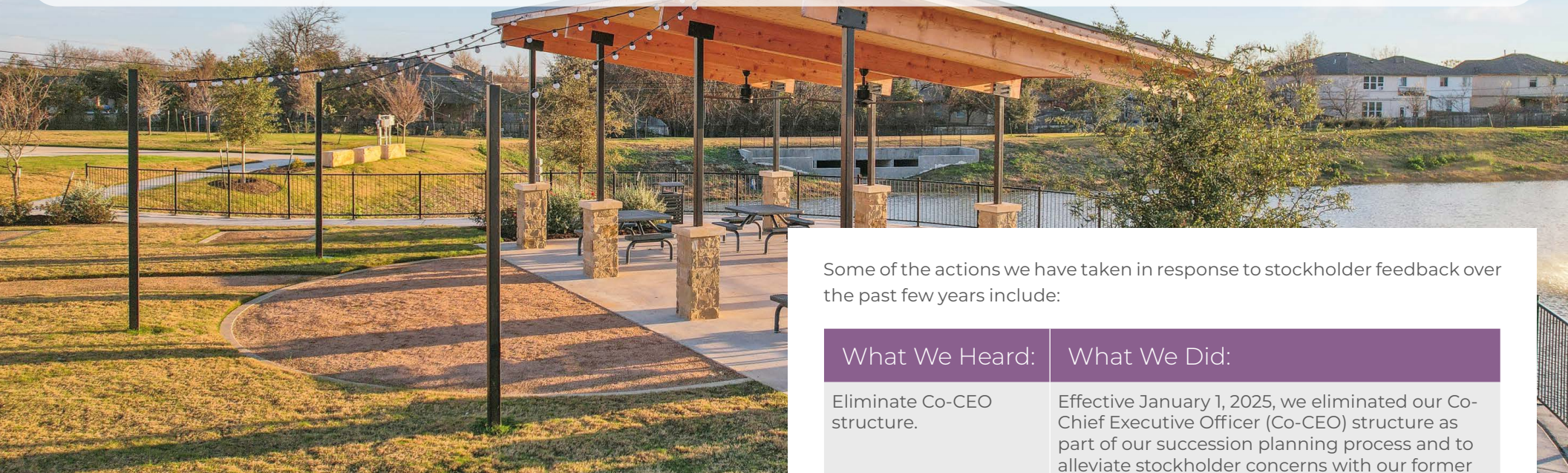


BEST PRACTICES

We maintain several corporate governance best practices, which are designed to promote actions that benefit our stockholders and create a framework for our decision-making.

- ✓ Annual election of directors
- ✓ Majority vote standard for director elections
- ✓ Over 70% of directors are independent
- ✓ Recent Board refreshment efforts
- ✓ Lead independent director
- ✓ Board oversight of cybersecurity and other key risks
- ✓ Robust Board and committee evaluations
- ✓ Annual say-on-pay vote
- ✓ Stock ownership and retention requirements
- ✓ Hedging and pledging prohibitions
- ✓ Double trigger change in control arrangements
- ✓ Mandatory clawback policy
- ✓ No poison pill
- ✓ Single class of stock





STOCKHOLDER ENGAGEMENT

We value the opinions of our stockholders. Stockholder feedback, whether through direct discussions or prior votes, is communicated to and discussed with our Board of Directors and its committees, including the Compensation Committee and Nominating and Corporate Governance Committee. Stockholder feedback is thoughtfully considered and has led to modifications in our governance practices, executive compensation programs, and public disclosures, and we remain open to additional stockholder feedback.

Some of the actions we have taken in response to stockholder feedback over the past few years include:

What We Heard:	What We Did:
Eliminate Co-CEO structure.	Effective January 1, 2025, we eliminated our Co-Chief Executive Officer (Co-CEO) structure as part of our succession planning process and to alleviate stockholder concerns with our former Co-CEO leadership structure.
Strengthen role of independent directors.	In March 2025, we created a lead independent director position to replace our prior presiding director position and strengthened the role to provide a more proactive voice for our independent directors.
Rotate Board committee chairs.	In March 2025, we appointed Elisa Zúñiga Ramírez as Chair of the Audit Committee.
Refresh Board composition and increase diversity.	We added Elisa Zúñiga Ramírez and Patricia L. Arvielo to the Board of Directors in 2023 and 2021, respectively, and remain committed to continual Board refreshment with the goal to maintain a Board composition diverse in experience, skills and other attributes.
Increase stockholder influence over director elections.	We adopted a majority vote standard for uncontested director elections, with a director resignation policy, instead of a plurality vote standard.



CYBERSECURITY & ARTIFICIAL INTELLIGENCE

Our Audit Committee, comprised fully of independent directors, is responsible for oversight of our (i) information security policies, including periodic assessment of risk of information security breach, training program, significant threat changes and vulnerabilities and monitoring metrics and (ii) effectiveness of information security policy implementation. Members of management meet with the Audit Committee on a regular basis to review and discuss risk exposure related to our IT systems, data privacy and use of artificial intelligence. The purpose of these management updates is to inform the Audit Committee of potential risks related to our IT systems, data privacy and use of AI, as well as any relevant mitigation or remediation tactics being implemented.

Since September 2022, we have engaged a seasoned cyber consultant from the global cybersecurity risk firm, Kroll, LLC, to provide CISO-level advisory services to assist our technology teams, business leadership and Board of Directors with guidance and direction as we continue to strengthen our security systems and improve our cyber readiness, as well as to provide insight and intelligence on existing and emerging threat landscapes. The scope of service includes reviewing our current information security policies, past and current security reports, cybersecurity program, and staffing models to assess our ability to prevent and respond to cyberattack incidents and mitigate any impacts they may have. In addition, we have retained special data security legal counsel at a leading U.S. law firm whose practice focuses on data breach response and security compliance issues. This legal counsel is specialized in investigating and responding to an event compromising information and systems security, working closely with client resources, third-party forensic consulting experts and



law enforcement to identify the nature and scope of a compromise. We also have retained special data privacy legal counsel to assist us in our compliance with the data privacy laws in the various jurisdictions in which we operate our business.

In the past four years, we have not experienced any material computer data security breaches as a result of a compromise of our information systems and we are not aware and have not had a significant cybersecurity breach or attack that had a material impact on our business or operating results to date. Maintaining a robust information security system is an ongoing priority for us and we plan to continue to identify and evaluate new, emerging risks to data protection and cybersecurity both within our Company and through our engagement of third-party service providers like Kroll.



DATA & DISCLOSURES



GLOBAL REPORTING INITIATIVE (GRI)

CONTENT INDEX 2025

Century Communities has reported in accordance with the GRI Standards for the period 1/1/2025 to 12/31/2025

General Disclosures

Disclosure #	Disclosure Title	Location	Notes & Omissions
2-1	Organization details	P. 4	
2-2	Entities included in the organization's sustainability reporting	P. 4	
2-3	Reporting period, frequency and contact point	P. 1, 2, 7, 57	
2-4	Restatements of information	See Notes.	There were no restatements of information included in the 2025 report.
2-5	External assurance	P. 1, 5	
2-6	Activities, value chain and other business relationships	P. 14 – 21, 40 See Form 10-K (P. 2 – 9, 21 – 22)	
2-7	Employees	P. 33, 34 See Form 10-K (P. 9)	Data used is of employees on payroll as of 12/31/2025. This does not include data for non-employees paid via outside agency. There are no significant fluctuations in number of employees due to the point in time method used.
2-9	Governance structure and composition	P. 43 – 45 See Proxy Statement (P. 13 – 22)	
2-10	Nomination and selection of the highest governance body	P. 43 – 45 See Proxy Statement (P. 26 – 31)	
2-11	Chair of the highest governance body	P. 43 – 45 See Proxy Statement (P. 19 – 20, 32)	
2-12	Role of the highest governance body in overseeing the management of impacts	P. 43 – 45 See Proxy Statement (P. 5 – 7, 17, 22 – 27)	
2-13	Delegation of responsibility for managing impacts	P. 43 – 45 See Proxy Statement (P. 5 – 7, 17, 22 – 27)	
2-14	Role of the highest governance body in sustainability reporting	P. 43 – 45 See Proxy Statement (P. 5 – 9, 17)	
2-15	Conflicts of interest	See Proxy Statement (P. 26 – 27, 31, 88)	
2-16	Communication of critical concerns	See Proxy Statement (P. 31)	
2-17	Collective knowledge of the highest governance body	P. 45	
2-18	Evaluation of the performance of the highest governance body	P. 45 See Proxy Statement (P. 13, 26, 30 – 31)	
2-19	Remuneration policies	See Form 10-K (P. 9)	



GLOBAL REPORTING INITIATIVE (GRI)

CONTENT INDEX 2025

Century Communities has reported in accordance with the GRI Standards for the period 1/1/2025 to 12/31/2025

General Disclosures (continued)

Disclosure #	Disclosure Title	Location	Notes & Omissions
2-20	Process to determine remuneration	See Form 10-K (P. 9) See Proxy Statement (P. 5 – 7, 10 – 12, 24, 26 – 27, 44 – 46, 52 – 62)	
2-21	Annual total compensation ratio	See Proxy Statement (P. 79)	
2-22	Statement on sustainable development strategy	P. 1, 2, 3, 6, 7	
2-23	Policy commitments	Human Rights Policy Statement; Our Commitment to Training and Professional Development; Labor Rights Policy; Our Commitment to Diversity and Inclusion, and; Our Vendor Code of Conduct	
2-24	Embedding policy commitments	See Proxy Statement (P. 26, 31)	
2-25	Processes to remediate negative impacts	See Proxy Statement (P. 26 – 28, 30 – 31)	
2-26	Mechanisms for seeking advice and raising concerns	See Proxy Statement (P. 26 – 28, 31)	
2-27	Compliance with laws and regulations	See Notes.	Century was not subject to significant fines or penalties in the reporting year.
2-28	Membership associations	See Notes.	Century has affiliations with the National Association of Home Builders (NAHB), the Builders Safety Alliance, the Local Building Industry Association (BIA), and HomeAid America Housing Innovation Alliance.
2-29	Approach to stakeholder engagement	P. 2, 3, 6, 7, 10, 34, 37, 39, 40, 41, 52	
2-30	Collective bargaining agreements	Labor Rights Policy on Website.	

MATERIAL TOPICS

Disclosure #	Disclosure Title	Location	Notes & Omissions
3-1	Process to determine material topics	P. 5	
3-2	List of material topics	P. 5	



GLOBAL REPORTING INITIATIVE (GRI)

TOPIC STANDARDS

Disclosure #	Disclosure Title	Location	Notes & Omissions
GRI 101: Biodiversity			
3-3	Management of material topics	P. 12 – 13	
101-4	Identification of biodiversity impacts	P. 12 – 13	
101-5	Locations with biodiversity impacts		Given this is a new GRI disclosure, Century is evaluating its ability to track and report this information.
101-8	Ecosystem services		Given this is a new GRI disclosure, Century is evaluating its ability to track and report this information.
GRI 204: Procurement Practices			
3-3	Management of material topics	P.19	
204-1	Proportion of spending on local suppliers	See Notes.	This estimates to roughly 90% of total spend towards local economies.
GRI 205: Anti-Corruption			
3-3	Management of material topics	P. 46 – 48 See Form 10-K (P. 10)	
205-2	Communication and training about anti-corruption policies and procedures	P. 46 – 48 See Form 10-K (P. 10)	
GRI 302: Energy			
3-3	Management of material topics	P. 15 – 18	
302-2	Energy consumption outside of the organization	P. 15 – 18	
302-5	Reductions in energy requirements of products and services	P. 15 – 18	
GRI 305: Emissions			
3-3	Management of material topics	P. 27 – 29	
305-1	Direct (Scope 1) GHG emissions	P. 27 – 29	
305-2	Energy indirect (Scope 2) GHG emissions	P. 27 – 29	
305-3	Other indirect (Scope 3) GHG emissions	P. 27 – 29	
305-4	GHG emissions intensity	P. 27 – 29	
GRI 403: Occupational Health and Safety			
3-3	Management of material topics	P. 6, 15, 18, 36, 48 – 51 See Form 10-K (P. 11)	
403-1	Workers representation in formal joint management-worker health and safety committees	See Form 10-K (P. 11)	
403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	P. 36	TRIR: 0.68



SUSTAINABILITY ACCOUNTING STANDARDS BOARD (SASB) DISCLOSURES

SASB Code	Accounting Metric	Location	Notes & Omissions
IF-HB-160a.1	Number of (1) lots and (2) homes delivered on redevelopment sites	See Notes.	683 lots delivered 487 homes delivered
IF-HB-160a.2	Number of (1) lots and (2) homes delivered in regions with High or Extremely High Baseline Water Stress	See Notes.	(1) 5,335 lots delivered in regions with High or Extremely High Baseline Water Stress. Century's Divisions review the location of lots & homes against the WRI Aqueduct Tool to determine the level of water stress in the reporting year. (2) 1,514 homes delivered in regions with High or Extremely High Baseline Water Stress. Century's Divisions review the location of lots & homes against the WRI Aqueduct Tool to determine the level of water stress in the reporting year.
IF-HB-160a.3	"Total amount of monetary losses as a result of legal proceedings associated with environmental regulations"	None	There were no monetary losses in 2025 as a result of legal proceedings associated with environmental regulations.
IF-HB-160a.4	Discussion of process to integrate environmental considerations into site selection, site design, and site development and construction	P. 11 – 13	Century requires up-to-date environmental site assessments and geotechnical evaluations for all properties. Should our consultants identify potential risks, we may initiate additional studies to further assess site conditions. In cases where significant environmental or geotechnical challenges are present, we make decisions on a case-by-case basis to determine whether it is prudent to proceed with development plans. Additionally, we have begun performing a deeper assessment of fire risk factors in select markets—particularly in western states—due to increased scrutiny from insurers. This evaluation process is ongoing and continues to evolve.
IF-HB-320a.1	(1) Total recordable incident rate (TRIR) and (2) fatality rate for (a) direct employees and (b) contract employees	P. 38 TRIR: 0.68 (direct only) See Form 10-K (P. 10)"	
IF-HB-410a.1	(1) Number of homes that obtained a certified residential energy efficiency rating and (2) average rating	See Notes.	3,774 homes (HERS Index Score) 48.47 50.3 (no PV)
IF-HB-410a.2	Percentage of installed water fixtures certified to a water efficiency standard	See Notes.	100% of all home deliveries in 2025 were specified to use WaterSense® Certified fixtures subject to product availability
IF-HB-410a.3	Number of homes delivered certified to a third-party multi-attribute green building standard	See Notes.	1,552 homes (ENERGY STAR Certified)
IF-HB-410a.4	Description of risks and opportunities related to incorporating resource efficiency into home design, and how benefits are communicated to customers	P. 7, 15 – 18, 22 – 26, 40 – 43	
IF-HB-410b.1	Description of how proximity and access to infrastructure, services, and economic centers affect site selection and development decisions	See Notes.	With very few exceptions, Century Communities' builds in close proximity to infrastructure, services, and economic centers.
IF-HB-410b.2	Number of (1) lots and (2) homes delivered on infill sites	See notes.	2,935 owned or controlled 915 homes delivered"
IF-HB-410b.3	(1) Number of homes delivered in compact developments and (2) average density	See notes.	799 homes delivered 11.37 du/acre"
IF-HB-420a.1	Number of lots located in 100-year flood zones	See Notes.	474 lots
IF-HB-420a.2	Description of climate change risk exposure analysis, degree of systematic portfolio exposure, and strategies for mitigating risks	P. 22 – 26	
IF-HB-000.A	Number of controlled lots	See Form 10-K (P. 5)	60,916 owned and controlled lots.
IF-HB-000.B	Number of homes delivered	See Form 10-K (P. 4)	10,387 homes delivered.
IF-HB-000.C	Number of active selling communities	See Form 10-K (P. 31, 37)	305 active selling communities.





For more information,

please visit our Corporate Responsibility site at:

Investors.CenturyCommunities.com/CorporateResponsibility

For questions related to Century's Corporate Responsibility initiatives,
please contact **Tyler Langton** at:

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